

**Information to identify the case:**

Debtor 1	<u>Eugene Ashley Jr.</u>	Social Security number or ITIN	<b>xxx-xx-1663</b>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	<u>Rochelle D. Ashley</u>	Social Security number or ITIN	<b>xxx-xx-9714</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>			
Case number: <b>13-22363-TPA</b>			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Eugene Ashley Jr.

Rochelle D. Ashley

9/12/18**By the court:** Thomas P. Agresti  
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

## Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court  
Western District of PennsylvaniaIn re:  
Eugene Ashley, Jr.  
Rochelle D. Ashley  
DebtorsCase No. 13-22363-TPA  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2

User: aala  
Form ID: 3180WPage 1 of 2  
Total Noticed: 30

Date Rcvd: Sep 12, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on  
Sep 14, 2018.

db/jdb aty +Eugene Ashley, Jr., Rochelle D. Ashley, 1648 Jamestown Place, Pittsburgh, PA 15235-4922  
+vdel3, Office of the Chapter 13 Trustee, Suite 3250 US Steel Tower, 600 Grant Street, Pittsburgh, PA 15219-2719

cr Duquesne Light Company, c/o Peter J. Ashcroft, 2200 Gulf Tower, Pittsburgh, PA 15219

cr +Equitable Gas Bankruptcy Department, Attn: Judy Gawlowski, 225 North Shore Drive 2nd Floor, Pittsburgh, PA 15212-5860

cr +The Bank of New York Mellon, et al, c/o Prober & Raphael, A Law Corporation, 20750 Ventura Boulevard, Suite 100, Woodland Hills, CA 91364-6207

13649920 +BANK OF AMERICA, C/O KEVIN T. MCQUAIL, ESQ., 123 SOUTH BROAD ST, STE 2080, Philadelphia, PA 19109-1031

13659093 +CREDIT ACCEPTANCE, PO BOX 5009, Southfield, MI 48086-5009

14741555 +Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806-5951

13651146 +Credit Acceptance, 25505 West Twelve Mile Rd, Suite 3000, Southfield, MI 48034-8331

13659094 +DOMINION PEOPLE, PO BOX 298, Pittsburgh, PA 15230-0298

13686367 +Dominion Retail, PO Box 298, Pittsburgh, PA 15230-0298

13659095 +EASTERN PITTSBURGH BELL, 539 RODI ROAD, Pittsburgh, PA 15235-4523

13681961 The Bank of New York Mellon FKA The Bank of New Yo, c/o Bank of America, N.A., P.O. Box 660933, Dallas, TX 75266-0933

13659099 +UNIVERSAL DATA SERVICE, PO BOX 148, Saint Joseph, MO 64502-0148

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 13 2018 02:24:28 Pennsylvania Dept. of Revenue,

Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946

cr +EDI: BANKAMER.COM Sep 13 2018 05:58:00 BANK OF AMERICA, N.A., 2380 Performance Drive, Richardson, TX 75082-4333

cr E-mail/Text: bankruptcy.bnc@ditech.com Sep 13 2018 02:23:56 GREEN TREE SERVICING LLC, PO BOX 6154, RAPID CITY, SD 57709-6154

13659088 +Fax: 412-391-1945 Sep 13 2018 03:19:18 ACBA FEDERAL CREDIT UNION, 400 STANWIX STREET, STE 1065, Pittsburgh, PA 15222-1311

13659089 +E-mail/Text: bknotices@conduent.com Sep 13 2018 02:26:29 ACS, PO BOX 371821, Pittsburgh, PA 15250-7821

13659090 +EDI: BANKAMER.COM Sep 13 2018 05:58:00 BAC HOME LOANS, PO BOX 650070, Dallas, TX 75265-0070

13649919 EDI: BANKAMER.COM Sep 13 2018 05:58:00 BANK OF AMERICA, PO BOX 650070, Dallas, TX 75265-0070

13662449 +EDI: HFC.COM Sep 13 2018 05:58:00 BENEFICIAL CONSUMER DISCOUNT COMPANY, 636 GRAND REGENCY BLVD., BRANDON, FL 33510-3942

13675781 +E-mail/Text: kburkley@bernsteinlaw.com Sep 13 2018 02:26:08 Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200 Gulf Tower, Pittsburgh, PA 15219-1908

13659096 +E-mail/Text: smitht213@yahoo.com Sep 13 2018 02:26:33 EASTERN PITTSBURGH BELL FEDERAL CREDIT U, 539 RODI RD, PO BOX 17450, Pittsburgh, PA 15235-0450

13683014 +EDI: ECMC.COM Sep 13 2018 05:58:00 ECMC, PO BOX 16408, St. Paul, MN 55116-0408

13978324 E-mail/Text: bankruptcy.bnc@ditech.com Sep 13 2018 02:23:56 Green Tree Servicing LLC, P.O. Box 6154, Rapid City, SD 57709-6154, Telephone number: 888-298-7785

13927111 +EDI: RMSC.COM Sep 13 2018 05:58:00 Green Tree Servicing LLC, 7340 S. Kyrene Rd. T-120, Tempe, AZ 85283-4573

13659097 +EDI: HFC.COM Sep 13 2018 05:58:00 HSBC-BENEFICIAL, PO BOX 3425, Buffalo, NY 14240-3425

13724376 EDI: RESURGENT.COM Sep 13 2018 05:58:00 LVNV Funding, LLC its successors and assigns as, assignee of Capital One Bank (USA), N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

13659098 +E-mail/PDF: clerical@simmassociates.com Sep 13 2018 02:45:18 SIMM ASSOC. INC., 800 PENCADER DRIVE, Newark, DE 19702-3354

TOTAL: 16

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr THE BANK OF NEW YORK MELLON F/K/A THE BANK OF NEW

cr\* +Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806-5951

13659092\* +BANK OF AMERICA, C/O KEVIN T. MCQUAIL, ESQ., 123 SOUTH BROAD ST, STE 2080, Philadelphia, PA 19109-1031

13659091\* BANK OF AMERICA, PO BOX 650070, Dallas, TX 75265-0070

TOTALS: 1, \* 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0315-2

User: aala  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 30

Date Rcvd: Sep 12, 2018

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 14, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 12, 2018 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor THE BANK OF NEW YORK MELLON F/K/A THE BANK OF NEW YORK  
AS TRUSTEE FOR THE BENEFIT OF THE CERTIFICATEHOLDERS OF THE CWABS, INC.  
andygornall@latouflawfirm.com  
James Warmbrodt on behalf of Creditor THE BANK OF NEW YORK MELLON F/K/A THE BANK OF NEW YORK  
AS TRUSTEE FOR THE BENEFIT OF THE CERTIFICATEHOLDERS OF THE CWABS, INC. bkgroup@kmlawgroup.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,  
ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com  
Russell A. Burdelski on behalf of Plaintiff Eugene Ashley, Jr. atyrusb@choiceonemail.com  
Russell A. Burdelski on behalf of Joint Debtor Rochelle D. Ashley atyrusb@choiceonemail.com  
Russell A. Burdelski on behalf of Plaintiff Rochelle D. Ashley atyrusb@choiceonemail.com  
Russell A. Burdelski on behalf of Debtor Eugene Ashley, Jr. atyrusb@choiceonemail.com  
S. James Wallace on behalf of Creditor Equitable Gas Bankruptcy Department sjw@sjwpgh.com,  
Equitablebankruptcy@peoples-gas.com;srk@sjwpgh.com

TOTAL: 10